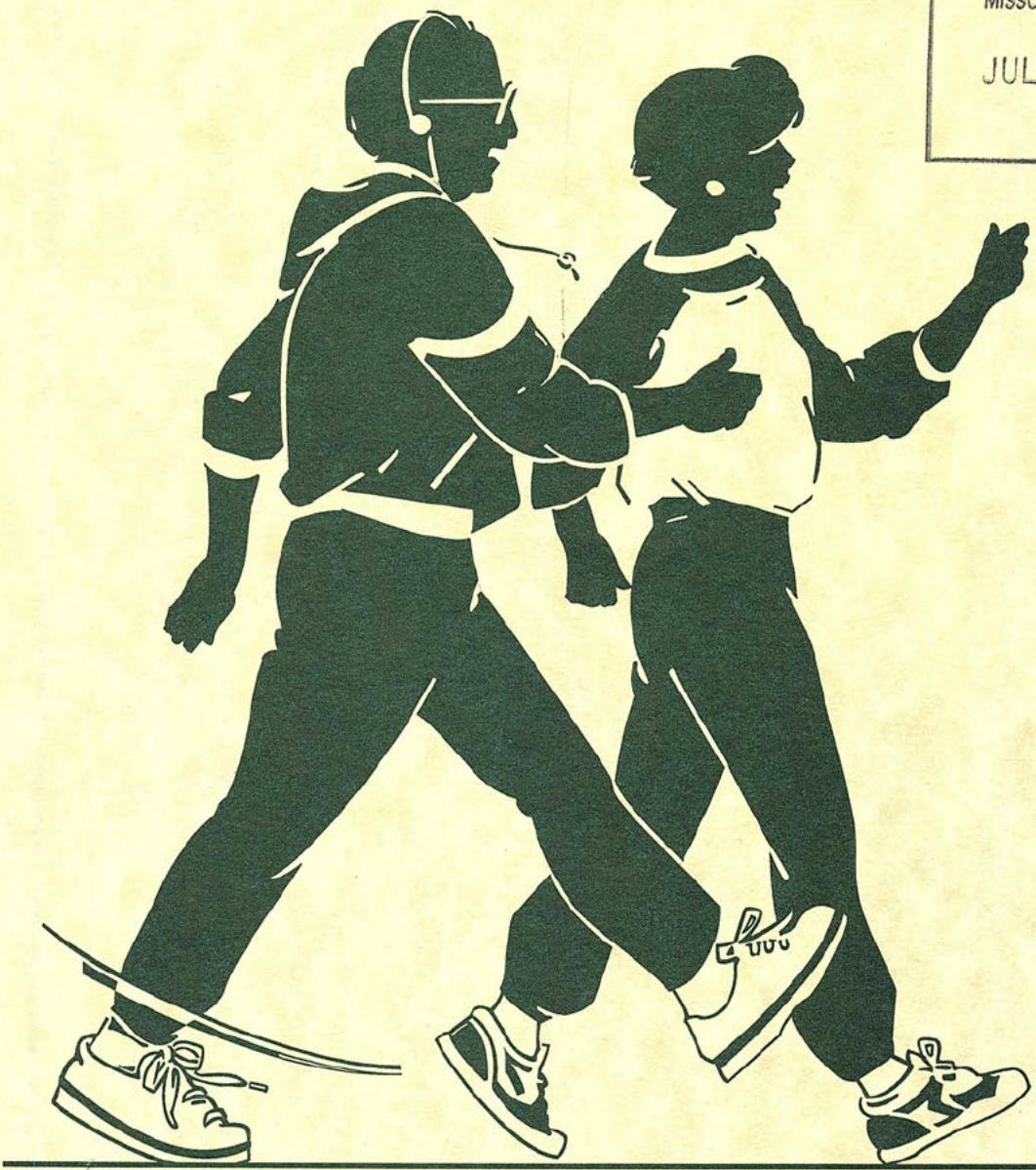


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Medicare Supplement Insurance Cost Comparison Guide • 1997

Missouri Department of Insurance

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General Information

Annual premiums

The premiums quoted in this guide are based on Missouri rates approved for insurers as of April 18, 1997. These are statewide, average annual rates. The actual rate for you may vary based on where you live. Most companies will allow you to pay premiums monthly. REMEMBER: If you pay annual premiums, most insurers will not refund your premium if you change insurers before the end of the policy year.

Premium increases

Remember that premiums likely will increase each year to account for changes in Medicare benefits or increasing medical costs. If companies raise premiums for higher claim expenses, they must do so for all policies of your class in Missouri. In addition to these increases, premiums for attained-age Medicare supplement policies (see description in "Premium Type", below) will increase as you get older.

Premium type

Companies have three different methods of pricing policies based on your age. The three methods of pricing are:

No age rating. The premium is the same for all customers who buy this policy regardless of age.

Issue age. If you first buy the policy at age 65, you will always pay the premium that the company charges 65-year-old customers no matter what your age. If you first buy the policy at age 70, you'll always pay the 70-year-old rate.

Attained age. With this type of policy, your premium will increase as you get older. If you buy at age 65, then at age 66 you will pay whatever the company is charging 66-year-olds. Although some companies may have a different premium for each year of age, this guide shows premiums at five-year intervals (ages 65, 70, 75 and 80). On average, attained-age policies are less expensive when you are 65 than issue-age or no-age rating policies. However, between the age of 70 and 75, attained-age policies typically become (and remain) more expensive than other types of policies.

Headings in premium charts

Area

Some companies charge different rates based on where you live. If the "Area" column on the charts has a "Y," the company has two or more sets of regional prices. The premiums shown are the average premium for all of Missouri. Before you agree to buy a policy, you should check with the company or agent to find out your exact premium, based on where you live.

Sex

Premiums shown in the charts are for women. A company with "Y" in the "Sex" column has a different (usually higher) premium for men of the same age.

Comments

The numbers in the "Comments" column refer to the footnotes at the bottom of the page. The footnote numbers mean:

- 1) These companies issue policies regardless of health problems you may now have.
- 2) These companies have policies that are available to persons under age 65 who are disabled. The premiums, pre-existing condition limitations, and underwriting requirements will vary from the information presented on these charts for qualifying persons under age 65.
- 3) These companies have lower prices for non-smokers.
- 4) These companies issue only group policies. Often you must join an association or an organization to qualify.
- 5) These policies are marketed by direct response (mail order) rather than by agents.

Pre-existing condition waiting periods

Companies may exclude coverage of existing health conditions for up to six months on your initial policy. A company with "none" in the "Pre-Ex Wait" column of the charts will cover existing health conditions immediately. The numbers in this column refer to how long you wait for coverage of pre-existing conditions.

If you are replacing your Medicare supplement policy with a new policy of the same type, your new policy or certificate may not contain new waiting periods for those benefits covered by your old plan. However, you may have a waiting period on any new benefits you choose in the replacement plan.

Medicare ‘Select’ plans

A few policies are called Medicare “Select” policies. They require you to go to specific health care providers for covered services. The “Select Plan” charts use the same headings (with the same meaning) as those explained under “standardized plans.”

Medicare HMO coverage

Some health maintenance organizations (HMOs) enter into contracts with the federal government to provide basic Medicare *plus* Medicare supplemental services for enrolled beneficiaries. You may not have to pay a Medicare supplement premium if you enroll in one of these plans. You can identify plans that serve your area by contacting any Social Security office or calling 1-800-638-6833. See page 56 for program availability information in your area.

Medicare supplement insurance shopping tips

You may not need to pay for Medicare supplement insurance

If your income is low, you may qualify for a government program that will subsidize your Medicare coverage. Check with the Missouri Division of Family Services office in your county or call 1-800-392-1261 to find out if you are eligible.

One policy is enough

Do not buy more than one policy at a time. If you already have a policy and want better benefits, you can replace it with a new one. Once you receive the new policy and you are certain it meets your needs, you should drop the old one. Be sure your new policy takes effect when your old policy is canceled. If you get Medicare coverage through an HMO (described above) you do not need a Medicare supplement policy.

Right to coverage — open enrollment

You have the right to buy a Medicare supplement policy if:

- You signed up for Medicare Part B in the past six months, and
- You are age 65 or older. If you apply for a policy after that six-month period, some companies may reject your application if you have poor health.

Open enrollment — the disabled

Individuals eligible for Part B benefits because of disability or permanent kidney failure now have open enrollment rights when they turn age 65. In other words, an insurer cannot reject your application. Your Medigap six-month, open-enrollment period begins on the first day of the month in which you turn 65 (unless your birthday is on the 1st of the month, in which case it begins the first day of the preceding month). This is the only open enrollment for which you are eligible. For disabled, Medicare-enrolled individuals under 65, it is advisable to look for companies that have a "2" in the "Comments" column of the tables. This will indicate the companies that have policies available for you.

10 Medicare supplement plans — A through J

You can choose from 10 standardized Medicare supplement policies (not including the "Select" plans). No matter what company you choose, the 10 standardized plans are identical from company to company. The benefits for each plan are outlined on page 5. This same information is included in each company's sales materials.

Shop for benefits, service and price

Check the benefits in each of the 10 plans. Every company must use the same letters (A through J) to label its policies. Plan A always is a company's lowest-priced Medicare supplement policy. It contains basic benefits and must be sold by every company. Plans B through J add other benefits to fill different gaps in your Medicare coverage. Not every company will sell all policies. In the charts on company prices, costs are shown only for the plan or plans that a company offers.

Use the *Guide*

The *Guide to Health Insurance for People with Medicare* was written by federal Medicare personnel and the National Association of Insurance Commissioners. It has excellent information about Medicare as well as health insurance. Any agent or company that offers to sell you Medicare supplement insurance must give you a copy of the guide.

More information is available

Contact the department's consumer hotline at **1-800-726-7390** to talk with a specialist on Medicare supplement insurance, get information on complaints for each company selling such policies or find out financial ratings that provide a rough indicator of a company's financial health. You also can contact the CLAIM Program (Community Leaders Assisting the Insured of Missouri), a private service that counsels seniors on insurance. CLAIM's services are available for senior and disabled Medicare beneficiaries and their families. CLAIM services are free — funded by the department with federal support. The CLAIM program maintains a toll-free number: **1-800-390-3330**.

PLAN OPTIONS

A	B	C	D	E	F	G	H	I	J
Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits
		Skilled Nursing Co-Insurance	Skilled Nursing Co-Insurance						
Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible
	Part B Deductible			Part B Deductible					Part B Deductible
				Part B Excess (100%)	Part B Excess (80%)		Part B Excess (100%)	Part B Excess (100%)	
	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency
		At-Home Recovery			At Home Recovery		At Home Recovery	At Home Recovery	
						Basic Drugs (\$1,250 Limit)	Basic Drugs (\$1,250 Limit)	Extended Drugs (\$3,000 Limit)	
			Preventive Care						Preventive Care

All plans include the basic benefits:

- . Hospitalization: Part A coinsurance (\$190 per day from 61st to 90th day and \$380 from 91st to 150th day) plus coverage for 365 additional days after Medicare benefits end.
- . Medical Expenses: Part B coinsurance (generally 20% of Medicare-approved expenses).
- . Blood: First three pints of blood each year.

Plans B through J contain added benefits, which may include:

- . Skilled nursing facility care coinsurance (\$95.00 per day for days 21 through 100 per benefit period in 1997).
(Benefit period begins on first day of inpatient service and ends after you have been out of hospital or skilled nursing facility for 60 days in a row.)
- . Part A inpatient hospital deductible (\$760 per benefit period in 1997).
- . Part B deductible (\$100 per calendar year in 1997).
- . Part B excess (either 80% or 100% of the difference between Medicare's approved amount for Part B services and actual charges).
- . 80% of medically necessary emergency care in a foreign country, up to a \$50,000 lifetime maximum after a \$250 calendar year deductible.
- . At-home recovery benefits up to \$1,600 per year for short term, at-home assistance with activities of daily living for recovery from illness, injury or surgery.
- . 50% of prescription drug costs up to a maximum annual benefit of \$1,250(H&I) - \$3,000(J) after a policyholder meets a \$250 per year deductible.
- . Preventive medical care up to \$120 per year for physical exams, preventive measures, screenings and tests.

The plan options are spelled out in the " Guide to Health Insurance for People with Medicare."

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**Medicare supplement insurance
standardized plans —
premiums for persons age 65**

**1997 ANNUAL PREMIUM
NO AGE RATED POLICIES
PREMIUMS DO NOT VARY BY AGE**

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS*	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
PRUDENTIAL INS CO OF AMERICA	215-653-5800	N	N	1(A-G), 4, 5	3 MTHS	639	957	1221	1128	1113	1281	1182	1545	1557	1992
UNITED AMERICAN INS CO	972-529-5085	N	N	1, 4	NONE	466	795	915	915		1102	1068			

cc

WARNING:

- Prices may vary based on several factors. See Page 1 for details.
- It is illegal for an insurance agent to sell you more than one Medicare Supplement Policy.
- Be sure you have been accepted by your new Medicare supplement carrier before you cancel your existing policy--most companies will not give a refund.

*Comments: 1-Guaranteed Issue 2-Disabled Issue 3-Non-Smoker Rate Available 4-Group Issue 5-Direct Response (see Page 2 for full explanation of comments)

1997 ANNUAL PREMIUM ISSUE AGE RATED POLICIES

PREMIUMS PAID IF POLICY IS PURCHASED AT AGE 65

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
AID ASSOCIATION FOR LUTHERANS	800-225-5225	Y	N	2	6 MTHS								1180	1311	
AID ASSOCIATION FOR LUTHERANS	800-225-5225	Y	N	2	NONE	551		976	835		1106				
AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	800-992-3522	Y	N	1, 4	NONE	611		1046			1118				
AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	800-992-3522	Y	N	2	2 MTHS	726	1033	1245			1283	1038			
AMERICAN GENERAL LIFE & ACCIDENT	800-888-1038	N	Y		6 MTHS	497	1058	1148							
AMERICAN TRAVELLERS LIFE INS CO	800-441-3978	Y	N		NONE	623		967			1216				
BANKERS FIDELITY LIFE INS CO	800-241-1439	Y	N	2	NONE	543	821	945	974		1347				
CHRISTIAN FIDELITY LIFE INS CO	972-937-4420	N	N		1 MTH	552					939				
COMBINED INS CO OF AMERICA	800-544-5531	N	N		NONE	528		853			930				
CONTINENTAL GENERAL INS CO	402-397-3200	N	N		NONE	444		810			1010	896		1237	
CONTINENTAL LIFE INS CO	800-264-4000	Y	N	2	3 MTHS	663	849	920	968	942	1080	983	1343	1882	
EQUITABLE LIFE & CAS INS CO	800-352-5150	N	N		6 MTHS								1866	2082	2322

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**1997 ANNUAL PREMIUM
ISSUE AGE RATED POLICIES**
PREMIUMS PAID IF POLICY IS PURCHASED AT AGE 65

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
EQUITABLE LIFE & CAS INS CO	800-352-5150	N	N		NONE	543	777	921	774	864	1026	912			
GOLDEN RULE INS CO	618-943-8000	N	N		6 MTHS	480							772		
MEDICO LIFE INS CO	800-228-6080	Y	N		NONE	605		1059				1235	1106		
MUTUAL PROTECTIVE INS CO	800-228-6080	Y	N		NONE	605		1059				1235	1106		
NATIONAL STATES INS CO	314-878-0101	N	N	2	3 MTHS	548	899	1216				1078		1750	3318
NETWORK AMERICA LIFE INS CO	800-628-3417	Y	N		6 MTHS	626	828	979		886	1172				
NEW ERA LIFE INS CO OF THE MIDWEST	800-552-7879	N	N	3	6 MTHS	539	672	770				960	893		
NORTH AMERICAN INS CO	800-627-4282	Y	N		NONE	575						1324	1144	1285	
PROVIDENTIAL LIFE INS CO	800-264-3300	N	N		NONE	555	771	866				1049			
PROVIDIAN LIFE & HEALTH INS CO	800-523-7900	N	Y	1, 5	6 MTHS	479	803					1115			
STANDARD LIFE & ACCIDENT INS CO	800-827-2524	N	N	3	NONE	808	1233	1459				1566			
UNITED AMERICAN INS CO	972-529-5085	N	N	2(B)	60 DAYS	639	869	1043	1001			1197	1070		

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**1997 ANNUAL PREMIUM
ISSUE AGE RATED POLICIES
PREMIUMS PAID IF POLICY IS PURCHASED AT AGE 65**

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
UNITED COMMERCIAL TRAVELERS OF AMERICA	800-848-0123	N	N	2	3 MTHS			708			900				
UNITED COMMERCIAL TRAVELERS OF AMERICA	800-848-0123	N	N	2	6 MTHS	396	600								
UNITED TEACHERS ASSOCIATES INS CO	512-451-2224	N	N		NONE	665					1289				

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**1997 ANNUAL PREMIUM
ATTAINED AGE RATED POLICIES
PREMIUMS PAID AT AGE 65**

	COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS*	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
	AMERICAN FAMILY MUTUAL INS CO	608-249-2111	Y	Y		NONE	466		760			897				
	AMERICAN INS CO OF TEXAS	800-841-7063	Y	N	2(A&B)	NONE	415	594	709			907				
	AMERICAN REPUBLIC INS CO	800-473-9227	Y	N		6 MTHS										2834
	AMERICAN REPUBLIC INS CO	800-473-9227	Y	N		NONE	549	754	1036			918				
12	BANKERS LIFE & CASUALTY CO	800-621-3724	N	N	2, 4	NONE	520	630	819	671	709	873	742	2110	2692	
	BANKERS LIFE & CASUALTY CO	800-621-3724	N	N	2(B)	NONE	535	688	845	734	773	954	841			
	BANKERS UNITED LIFE ASSUR CO	800-842-7799	Y	N	3	6 MTHS	608	843	993			1148	1061			1655
	BLUE CROSS & BLUE SHIELD OF KC	800-645-8346	N	Y	5	6 MTHS	552	864	1044	972	1080	1080	984	1104	1068	1584
	CELTIC LIFE INS CO	312-332-5401	Y	N		6 MTHS	479	680	797			927				1556
	CENTRAL BENEFITS NATIONAL LIFE	614-464-8505	N	N	2, 5	6 MTHS	414	744	873		852					
	CENTRAL STATES HEALTH & LIFE	402-397-1111	Y	N		NONE	552	688	877			945				
	FEDERAL HOME LIFE INS CO	800-678-7741	N	N		6 MTHS	524		944			1011				1767

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ATTAINED AGE RATED POLICIES
PREMIUMS PAID AT AGE 65**

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS*	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
GLOBE LIFE & ACCIDENT INS CO	972-529-5085	N	N	4	60 DAYS	528	739	881			943				
GLOBE LIFE & ACCIDENT INS CO	972-529-5085	N	N	5	NONE	528	739	881			943				
GUARANTEE TRUST LIFE INS CO	708-699-0600	Y	N		3 MTHS	509	759	884	880		1018	990			
HARTFORD LIFE INS CO	800-435-8753	Y	N	1, 3, 4, 5	6 MTHS	556	726	846	801	867	900	845	1067	1178	1178
HARTFORD LIFE & ACCIDENT INS CO	800-435-8753	Y	N	1, 3, 4, 5	6 MTHS	556	726	846	801	867	900	845	1067	1178	1178
HARVEST LIFE INS CO	800-323-0468	N	N		NONE	524		878			981				1767
HEALTH & LIFE INS CO OF AMERICA	800-759-7007	Y	N		NONE	417	538	631			741			1009	
HEALTHY ALLIANCE LIFE INS CO	800-643-9674	N	N	1, 5	NONE	529	745	936	758		953		1519	1551	
KANAWHA INS CO	800-635-4252	Y	N	1	6 MTHS	618		1011	932		1193	1128			
MISSOURI VALLEY LIFE & HEALTH	800-645-8346	N	Y	5	6 MTHS	552		732			864	984		1068	1584
MUTUAL OF OMAHA INS CO	800-775-6000	N	N		NONE	506		799	688		894				
MUTUAL OF OMAHA INS CO	800-316-9532	N	N	5	NONE	657		888			1002				

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ATTAINED AGE RATED POLICIES
PREMIUMS PAID AT AGE 65**

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS*	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
NATIONAL FINANCIAL INS CO	800-725-1407	Y	N	2(A&B)	NONE	415	594	709			907				
NATIONAL FOUNDATION LIFE INS CO	800-635-7526	Y	N	2(A&B)	NONE	479	680	817			988				
NEW YORK LIFE INS CO	800-995-7445	Y	N		NONE	506		799			894				
NORTH AMERICAN INS CO	800-627-4282	Y	N	4	NONE	429	609	727	631		876		898		
PFL LIFE INS CO	800-538-1018	Y	N		6 MTHS	809	1091	1284			1473	1366		2167	
PHYSICIANS MUTUAL INS CO	800-228-9100	N	N	5	6 MTHS	394	707	892			936				
PIONEER LIFE INS CO OF ILLINOIS	800-759-7007	Y	N		NONE	478	592	837	645	748	923	771		1138	
PRINCIPAL MUTUAL LIFE INS CO	800-843-1371	Y	Y	4	3 MTHS	456	607	679	661	764	782	743	985	1140	1391
PYRAMID LIFE INS CO	800-777-1126	Y	N		6 MTHS	480	827	1054			1068	830			
RESERVE NATIONAL INS CO	800-654-9106	N	N	3	6 MTHS	447	716	846			1010				
STATE FARM MUTUAL AUTOMOBILE INS CO	309-763-1000	N	N		6 MTHS	729		1100			1265				
TIME INSURANCE COMPANY	800-867-8986	Y	N	3	6 MTHS	708	930	1014			1228				

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**1997 ANNUAL PREMIUM
ATTAINED AGE RATED POLICIES
PREMIUMS PAID AT AGE 65**

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
UNION BANKERS INS CO	800-824-3577	Y	N		NONE	742	1026	1204	1143	1203	1284	1046	1908	1945	
UNION FIDELITY LIFE INS CO	215-953-3000	N	N	1, 5	6 MTHS	634	823			1002					
USAA LIFE INS CO	800-531-8000	N	N	3, 5	6 MTHS	475			792			914			
WORLD INS CO	800-786-7557	Y	N		6 MTHS	406		690			813				

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Medicare supplement insurance

‘Select’ policies —

premiums for persons age 65

**These plans require the use
of specific health-care providers for covered services.**

**SELECT
1997 ANNUAL PREMIUM
NO AGE RATED POLICIES
PREMIUMS DO NOT VARY BY AGE**

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS*	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
PRUDENTIAL INS CO OF AMERICA	215-653-5800	N	N	1(B-G), 4, 5	3 MTHS		762	1011	906	927	1059	951	1257	1269	1698

**ISSUE AGE RATED POLICIES
PREMIUMS PAID IF POLICY IS PURCHASED AT AGE 65**

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS*	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
HUMANA INS CO	816-941-8900	N	N	1, 2	NONE	384	396	564			840		1008		

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**SELECT
1997 ANNUAL PREMIUM
ATTAINED AGE RATED POLICIES
PREMIUMS PAID AT AGE 65**

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
AMERICAN INS CO OF TEXAS	800-841-7063	Y	N		NONE	415	459	577							
BANKERS LIFE & CASUALTY CO	800-621-3724	N	N		NONE	498	577	706	621		815				
BLUE CROSS & BLUE SHIELD OF KC	800-645-8346	N	Y	5	6 MTHS	552		780			900			1416	
MUTUAL PROTECTIVE INS CO	800-228-6080	Y	N	3	NONE	498	569	721	650		834				
NATIONAL FINANCIAL INS CO	800-725-1407	Y	N		NONE	415	459	577							
NATIONAL FOUNDATION LIFE INS CO	800-635-7526	Y	N		NONE	479	527	664							
PIONEER LIFE INS CO	800-759-7007	Y	N		NONE		405	676	442		745				
PYRAMID LIFE INS CO	800-777-1126	Y	N		6 MTHS			847			904				

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**Medicare supplement insurance
standardized plans —
premiums for persons age 70**

**1997 ANNUAL PREMIUM
NO AGE RATED POLICIES
PREMIUMS DO NOT VARY BY AGE**

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS*	PRE-EX- WAIT	A	B	C	D	E	F	G	H	I	J
PRUDENTIAL INS CO OF AMERICA	215-653-5800	N	N	1(A-G), 4, 5	3 MTHS	639	957	1221	1128	1113	1281	1182	1545	1557	1992
UNITED AMERICAN INS CO	972-529-5085	N	N	1, 4	NONE	466	795	915	915		1102	1068			

WARNING:

- Prices may vary based on several factors. See Page 1 for details.
- It is illegal for an insurance agent to sell you more than one Medicare Supplement Policy.
- Be sure you have been accepted by your new Medicare supplement carrier before you cancel your existing policy--most companies will not give a refund.

1997 ANNUAL PREMIUM ISSUE AGE RATED POLICIES

PREMIUMS PAID IF POLICY IS PURCHASED AT AGE 70

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS*	PRE-EX WAIT														
						A	B	C	D	E	F	G	H	I	J				
AID ASSOCIATION FOR LUTHERANS	800-225-5225	Y	N	2	6 MTHS											1253	1405		
AID ASSOCIATION FOR LUTHERANS	800-225-5225	Y	N	2	NONE	575		1016	893			1163							
AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	800-992-3522	Y	N	1, 4	NONE	765		1336				1422							
AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	800-992-3522	Y	N	2	2 MTHS	901	1315	1584				1625	1334						
AMERICAN GENERAL LIFE & ACCIDENT	800-888-1038	N	Y		6 MTHS	561	1212	1303											
AMERICAN TRAVELLERS LIFE INS CO	800-441-3978	Y	N		NONE	787		1206				1521							
BANKERS FIDELITY LIFE INS CO	800-241-1439	Y	N	2	NONE	605	917	1036	1089			1449							
CHRISTIAN FIDELITY LIFE INS CO	972-937-4420	N	N		1 MTH	562						1018							
COMBINED INS CO OF AMERICA	800-544-5531	N	N		NONE	550		902				980							
CONTINENTAL GENERAL INS CO	402-397-3200	N	N		NONE	477		903				1117	1016			1387			
CONTINENTAL LIFE INS CO	800-264-4000	Y	N	2	3 MTHS	747	957	1042	1118	1023	1210	1127	1624	2238					
EQUITABLE LIFE & CAS INS CO	800-352-5150	N	N		6 MTHS								2004	2238	2496				

WARNING:

- Prices may vary based on several factors. See Page 1 for details.
- It is illegal for an insurance agent to sell you more than one Medicare Supplement Policy.
- Be sure you have been accepted by your new Medicare supplement carrier before you cancel your existing policy--most companies will not give a refund.

*Comments: 1-Guaranteed Issue 2-Disabled Issue 3-Non-Smoker Rate Available 4-Group Issue 5-Direct Response (see Page 2 for full explanation of comments)

**1997 ANNUAL PREMIUM
ISSUE AGE RATED POLICIES**
PREMIUMS PAID IF POLICY IS PURCHASED AT AGE 70

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS*	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
EQUITABLE LIFE & CAS INS CO	800-352-5150	N	N		NONE	618	900	1083	924	1020	1200	1080			
GOLDEN RULE INS CO	618-943-8000	N	N		6 MTHS	531						833			
MEDICO LIFE INS CO	800-228-6080	Y	N		NONE	696		1236				1313			
MUTUAL PROTECTIVE INS CO	800-228-6080	Y	N		NONE	696		1236				1313			
NATIONAL STATES INS CO	314-878-0101	N	N	2	3 MTHS	611	1001	1351				1201	1947	3689	
NETWORK AMERICA LIFE INS CO	800-628-3417	Y	N		6 MTHS	667	892	1049	960	1256					
NEW ERA LIFE INS CO OF THE MIDWEST	800-552-7879	N	N	3	6 MTHS	624	772	885				1091	1037		
NORTH AMERICAN INS CO	800-627-4282	Y	N		NONE	635						1471	1312	1456	
PROVIDENTIAL LIFE INS CO	800-264-3300	N	N		NONE	600	869	980				1174			
PROVIDIAN LIFE & HEALTH INS CO	800-523-7900	N	Y	1, 5	6 MTHS	611	1091					1451			
STANDARD LIFE & ACCIDENT INS CO	800-827-2524	N	N	3	NONE	875	1347	1690				1814			
UNITED AMERICAN INS CO	972-529-5085	N	N	2(B)	60 DAYS	719	983	1177	1182			1349	1263		

WARNING:

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- Be sure you have been accepted by your new Medicare supplement carrier before you cancel your existing policy--most companies will not give a refund.

*Comments: 1-Guaranteed Issue 2-Disabled Issue 3-Non-Smoker Rate Available 4-Group Issue 5-Direct Response (see Page 2 for full explanation of comments)

1997 ANNUAL PREMIUM ISSUE AGE RATED POLICIES

PREMIUMS PAID IF POLICY IS PURCHASED AT AGE 70

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS*	PRE-EX	WAIT	A	B	C	D	E	F	G	H	I	J
UNITED COMMERCIAL TRAVELERS OF AMERICA	800-848-0123	N	N	2	3 MTHS				828			1020				
UNITED COMMERCIAL TRAVELERS OF AMERICA	800-848-0123	N	N	2	6 MTHS	441	684									
UNITED TEACHERS ASSOCIATES INS CO	512-451-2224	N	N		NONE	737						1421				

WARNING:

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**1997 ANNUAL PREMIUM
ATTAINED AGE RATED POLICIES
PREMIUMS PAID AT AGE 70**

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS*	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
AMERICAN FAMILY MUTUAL INS CO	608-249-2111	Y	Y		NONE	516		844			996				
AMERICAN INS CO OF TEXAS	800-841-7063	Y	N	2(A&B)	NONE	500	709	844			1061				
AMERICAN REPUBLIC INS CO	800-473-9227	Y	N		6 MTHS										3436
AMERICAN REPUBLIC INS CO	800-473-9227	Y	N		NONE	661	890	1211			1082				
BANKERS LIFE & CASUALTY CO	800-621-3724	N	N	2, 4	NONE	591	745	967	806	843	1059	915	2510	3209	
BANKERS LIFE & CASUALTY CO	800-621-3724	N	N	2(B)	NONE	607	813	996	881	919	1158	1036			
BANKERS UNITED LIFE ASSUR CO	800-842-7799	Y	N	3	6 MTHS	704	987	1153			1330	1260		1938	
BLUE CROSS & BLUE SHIELD OF KC	800-645-8346	N	Y	5	6 MTHS	588	912	1092	1020	1140	1128	1032	1164	1116	1668
CELTIC LIFE INS CO	312-332-5401	Y	N		6 MTHS	576	823	965			1123				1878
CENTRAL BENEFITS NATIONAL LIFE	614-464-8505	N	N	2, 5	6 MTHS	414	744	873		852					
CENTRAL STATES HEALTH & LIFE	402-397-1111	Y	N		NONE	655	817	1042			1123				
FEDERAL HOME LIFE INS CO	800-678-7741	N	N		6 MTHS	570		1034			1113				1912

WARNING:

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- It is illegal for an insurance agent to sell you more than one Medicare Supplement Policy.
- Be sure you have been accepted by your new Medicare supplement carrier before you cancel your existing policy--most companies will not give a refund.

*Comments: 1-Guaranteed Issue 2-Disabled Issue 3-Non-Smoker Rate Available 4-Group Issue 5-Direct Response (see Page 2 for full explanation of comments)

**1997 ANNUAL PREMIUM
ATTAINED AGE RATED POLICIES
PREMIUMS PAID AT AGE 70**

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS*	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
GLOBE LIFE & ACCIDENT INS CO	972-529-5085	N	N	4	60 DAYS	585	847	1034			1102				
GLOBE LIFE & ACCIDENT INS CO	972-529-5085	N	N	5	NONE	585	847	1034			1102				
GUARANTEE TRUST LIFE INS CO	708-699-0600	Y	N		3 MTHS	597	887	1035	1031		1195	1159			
HARTFORD LIFE INS CO	800-435-8753	Y	N	1, 3, 4, 5	6 MTHS	654	854	996	943	1020	1059	994	1255	1386	1386
25 HARTFORD LIFE & ACCIDENT INS CO	800-435-8753	Y	N	1, 3, 4, 5	6 MTHS	654	854	996	943	1020	1059	994	1255	1386	1386
HARVEST LIFE INS CO	800-323-0468	N	N		NONE	570		962			1081				1912
HEALTH & LIFE INS CO OF AMERICA	800-759-7007	Y	N		NONE	476	636	743			899				1202
HEALTHY ALLIANCE LIFE INS CO	800-643-9674	N	N	5	NONE	618	884	1087	884		1103		1871	1902	
KANAWHA INS CO	800-635-4252	Y	N	1	6 MTHS	753		1178	1137		1456	1375			
MISSOURI VALLEY LIFE & HEALTH	800-645-8346	N	Y	5	6 MTHS	588		768			900	1032			1116 1668
MUTUAL OF OMAHA INS CO	800-775-6000	N	N		NONE	630		995	856		1112				
MUTUAL OF OMAHA INS CO	800-316-9532	N	N	5	NONE	657		1123			1195				

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*Comments: 1-Guaranteed Issue 2-Disabled Issue 3-Non-Smoker Rate Available 4-Group Issue 5-Direct Response (see Page 2 for full explanation of comments)

**1997 ANNUAL PREMIUM
ATTAINED AGE RATED POLICIES
PREMIUMS PAID AT AGE 70**

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS*	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
NATIONAL FINANCIAL INS CO	800-725-1407	Y	N	2(A&B)	NONE	500	709	844			1061				
NATIONAL FOUNDATION LIFE INS CO	800-635-7526	Y	N	2(A&B)	NONE	576	817	970			1155				
NEW YORK LIFE INS CO	800-995-7445	Y	N		NONE	630		995			1112				
NORTH AMERICAN INS CO	800-627-4282	Y	N	4	NONE	522	743	880	783		1058		1097		
PFL LIFE INS CO	800-538-1018	Y	N		6 MTHS	936	1276	1477			1702	1621		2533	
PHYSICIANS MUTUAL INS CO	800-228-9100	N	N	5	6 MTHS	454	837	1052			1104				
PIONEER LIFE INS CO OF ILLINOIS	800-759-7007	Y	N		NONE	543	697	985	772	886	1118	947		1356	
PRINCIPAL MUTUAL LIFE INS CO	800-843-1371	Y	Y	4	3 MTHS	607	776	905	882	931	1042	991	1314	1520	1855
PYRAMID LIFE INS CO	800-777-1126	Y	N		6 MTHS	599	1030	1314			1332	1033			
RESERVE NATIONAL INS CO	800-654-9106	N	N	3	6 MTHS	516	819	998			1185				
STATE FARM MUTUAL AUTOMOBILE INS CO	309-763-1000	N	N		6 MTHS	912		1375			1581				
TIME INSURANCE COMPANY	800-867-8986	Y	N	3	6 MTHS	791	1035	1216			1470				

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*Comments: 1-Guaranteed Issue 2-Disabled Issue 3-Non-Smoker Rate Available 4-Group Issue 5-Direct Response (see Page 2 for full explanation of comments)

**1997 ANNUAL PREMIUM
ATTAINED AGE RATED POLICIES
PREMIUMS PAID AT AGE 70**

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS*	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
UNION BANKERS INS CO	800-824-3577	Y	N		NONE	805	1158	1358	1303	1368	1469	1204	2176	2242	
UNION FIDELITY LIFE INS CO	215-953-3000	N	N	1, 5	6 MTHS	734	853			1054					
USAA LIFE INS CO	800-531-8000	N	N	3, 5	6 MTHS	524			875			1008			
WORLD INS CO	800-786-7557	Y	N		6 MTHS	470		800			931				

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Medicare supplement insurance

‘Select’ policies —

premiums for persons age 70

**These plans require the use
of specific health-care providers for covered services.**

**SELECT
1997 ANNUAL PREMIUM
NO AGE RATED POLICIES
PREMIUMS DO NOT VARY BY AGE**

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS*	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
PRUDENTIAL INS CO OF AMERICA	215-653-5800	N	N	1(B-G), 4, 5	3 MTHS		762	1011	906	927	1059	951	1257	1269	1698

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**ISSUE AGE RATED POLICIES
PREMIUMS PAID IF POLICY IS PURCHASED AT AGE 70**

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS*	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
HUMANA INS CO	816-941-8900	N	N	1, 2	NONE	432	444	636			960		1140		

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*Comments: 1-Guaranteed Issue 2-Disabled Issue 3-Non-Smoker Rate Available 4-Group Issue 5-Direct Response (see Page 2 for full explanation of comments)

**SELECT
1997 ANNUAL PREMIUM
ATTAINED AGE RATED POLICIES
PREMIUMS PAID AT AGE 70**

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
AMERICAN INS CO OF TEXAS	800-841-7063	Y	N		NONE	500	550	682							
BANKERS LIFE & CASUALTY CO	800-621-3724	N	N		NONE	566	675	826	740		982				
BLUE CROSS & BLUE SHIELD OF KC	800-645-8346	N	Y	5	6 MTHS	660		948		1104					1728
MUTUAL PROTECTIVE INS CO	800-228-6080	Y	N	3	NONE	630	730	897	845		1039				
NATIONAL FINANCIAL INS CO	800-725-1407	Y	N		NONE	500	550	682							
NATIONAL FOUNDATION LIFE INS CO	800-635-7526	Y	N		NONE	576	633	785							
PIONEER LIFE INS CO	800-759-7007	Y	N		NONE		476	795	527		902				
PYRAMID LIFE INS CO	800-777-1126	Y	N		6 MTHS			1057		1126					

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*Comments: 1-Guaranteed Issue 2-Disabled Issue 3-Non-Smoker Rate Available 4-Group Issue 5-Direct Response (see Page 2 for full explanation of comments)

**Medicare supplement insurance
standardized plans —
premiums for persons age 75**

**1997 ANNUAL PREMIUM
NO AGE RATED POLICIES
PREMIUMS DO NOT VARY BY AGE**

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS*	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
PRUDENTIAL INS CO OF AMERICA	215-653-5800	N	N	1(A-G), 4, 5	3 MTHS	639	957	1221	1128	1113	1281	1182	1545	1557	1992
UNITED AMERICAN INS CO	972-529-5085	N	N	1, 4	NONE	466	795	915	915	1102	1068				

WARNING:

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- It is illegal for an insurance agent to sell you more than one Medicare Supplement Policy.
- Be sure you have been accepted by your new Medicare supplement carrier before you cancel your existing policy--most companies will not give a refund.

**1997 ANNUAL PREMIUM
ISSUE AGE RATED POLICIES**
PREMIUMS PAID IF POLICY IS PURCHASED AT AGE 75

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS*	PRE-EX- WAIT	A	B	C	D	E	F	G	H	I	J
AID ASSOCIATION FOR LUTHERANS	800-225-5225	Y	N	2	6 MTHS									1313	1479
AID ASSOCIATION FOR LUTHERANS	800-225-5225	Y	N	2	NONE	596		1058	937		1218				
AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	800-992-3522	Y	N	1, 4	NONE	819		1485			1571				
AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	800-992-3522	Y	N	2	2 MTHS	963	1446	1757			1792	1488			
AMERICAN GENERAL LIFE & ACCIDENT	800-888-1038	N	Y		6 MTHS	608	1352	1438							
AMERICAN TRAVELLERS LIFE INS CO	800-441-3978	Y	N		NONE	942		1438			1814				
BANKERS FIDELITY LIFE INS CO	800-241-1439	Y	N	2	NONE	657	1037	1183	1227		1613				
CHRISTIAN FIDELITY LIFE INS CO	972-937-4420	N	N		1 MTH	573					1097				
COMBINED INS CO OF AMERICA	800-544-5531	N	N		NONE	655		1069			1165				
CONTINENTAL GENERAL INS CO	402-397-3200	N	N		NONE	508		1008			1233	1159		1550	
CONTINENTAL LIFE INS CO	800-264-4000	Y	N	2	3 MTHS	812	1051	1150	1241	1173	1317	1238	2000	2679	
EQUITABLE LIFE & CAS INS CO	800-352-5150	N	N		6 MTHS								2148	2394	2652

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*Comments: 1-Guaranteed Issue 2-Disabled Issue 3-Non-Smoker Rate Available 4-Group Issue 5-Direct Response (see Page 2 for full explanation of comments)

**1997 ANNUAL PREMIUM
ISSUE AGE RATED POLICIES
PREMIUMS PAID IF POLICY IS PURCHASED AT AGE 75**

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS*	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
EQUITABLE LIFE & CAS INS CO	800-352-5150	N	N		NONE	633	954	1173	1014	1104	1284	1170			
GOLDEN RULE INS CO	618-943-8000	N	N		6 MTHS	662						1039			
MEDICO LIFE INS CO	800-228-6080	Y	N		NONE	740		1330			1542	1420			
MUTUAL PROTECTIVE INS CO	800-228-6080	Y	N		NONE	740		1330			1542	1420			
NATIONAL STATES INS CO	314-878-0101	N	N	2	3 MTHS	635	1041	1406			1249		2026		3840
NETWORK AMERICA LIFE INS CO	800-628-3417	Y	N		6 MTHS	715	973	1134		1054	1360,				
NEW ERA LIFE INS CO OF THE MIDWEST	800-552-7879	N	N	3	6 MTHS	702	850	1008			1228	1191			
NORTH AMERICAN INS CO	800-627-4282	Y	N		NONE	672					1573	1462	1592		
PROVIDENTIAL LIFE INS CO	800-264-3300	N	N		NONE	646	984	1123			1325				
PROVIDIAN LIFE & HEALTH INS CO	800-523-7900	N	Y	1, 5	6 MTHS	671	1175				1535				
STANDARD LIFE & ACCIDENT INS CO	800-827-2524	N	N	3	NONE	912	1444	1822			1955				
UNITED AMERICAN INS CO	972-529-5085	N	N	2(B)	60 DAYS	775	1081	1348	1326		1530	1405			

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*Comments: 1-Guaranteed Issue 2-Disabled Issue 3-Non-Smoker Rate Available 4-Group Issue 5-Direct Response (see Page 2 for full explanation of comments)

**1997 ANNUAL PREMIUM
ISSUE AGE RATED POLICIES**
PREMIUMS PAID IF POLICY IS PURCHASED AT AGE 75

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS*	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
UNITED COMMERCIAL TRAVELERS OF AMERICA	800-848-0123	N	N	2	3 MTHS			936			1140				
UNITED COMMERCIAL TRAVELERS OF AMERICA	800-848-0123	N	N	2	6 MTHS	477	756								
UNITED TEACHERS ASSOCIATES INS CO	512-451-2224	N	N		NONE	821					1553				

WARNING:

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**1997 ANNUAL PREMIUM
ATTAINED AGE RATED POLICIES
PREMIUMS PAID AT AGE 75**

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS*	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
AMERICAN FAMILY MUTUAL INS CO	608-249-2111	Y	Y		NONE	594		990		1166					
AMERICAN INS CO OF TEXAS	800-841-7063	Y	N	2(A&B)	NONE	599	849	1012		1256					
AMERICAN REPUBLIC INS CO	800-473-9227	Y	N		6 MTHS										3865
AMERICAN REPUBLIC INS CO	800-473-9227	Y	N		NONE	743	984	1341		1198					
BANKERS LIFE & CASUALTY CO	800-621-3724	N	N	2, 4	NONE	683	891	1158	965	1002	1268	1092	3031	3871	
BANKERS LIFE & CASUALTY CO	800-621-3724	N	N	2(B)	NONE	709	982	1205	1085	1117	1409	1282			
BANKERS UNITED LIFE ASSUR CO	800-842-7799	Y	N	3	6 MTHS	785	1131	1319		1521	1484		2266		
BLUE CROSS & BLUE SHIELD OF KC	800-645-8346	N	Y	5	6 MTHS	900	1404	1668	1548	1728	1716	1572	1764	1704	2532
CELTIC LIFE INS CO	312-332-5401	Y	N		6 MTHS	651	949	1120		1304					2182
CENTRAL BENEFITS NATIONAL LIFE	614-464-8505	N	N	2, 5	6 MTHS	454	829	977		953					
CENTRAL STATES HEALTH & LIFE	402-397-1111	Y	N		NONE	778	971	1237		1334					
FEDERAL HOME LIFE INS CO	800-678-7741	N	N		6 MTHS	629		1139		1247					2072

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*Comments: 1-Guaranteed Issue 2-Disabled Issue 3-Non-Smoker Rate Available 4-Group Issue 5-Direct Response (see Page 2 for full explanation of comments)

**1997 ANNUAL PREMIUM
ATTAINED AGE RATED POLICIES
PREMIUMS PAID AT AGE 75**

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
GLOBE LIFE & ACCIDENT INS CO	972-529-5085	N	N	4	60 DAYS	642	966	1216			1290				
GLOBE LIFE & ACCIDENT INS CO	972-529-5085	N	N	5	NONE	642	966	1216			1290				
GUARANTEE TRUST LIFE INS CO	708-699-0600	Y	N		3 MTHS	683	1013	1183	1179		1370	1324			
HARTFORD LIFE INS CO	800-435-8753	Y	N	1, 3, 4, 5	6 MTHS	719	939	1095	1037	1122	1165	1093	1380	1524	1524
HARTFORD LIFE & ACCIDENT INS CO	800-435-8753	Y	N	1, 3, 4, 5	6 MTHS	719	939	1095	1037	1122	1165	1093	1380	1524	1524
HARVEST LIFE INS CO	800-323-0468	N	N		NONE	629		1059			1210				2072
HEALTH & LIFE INS CO OF AMERICA	800-759-7007	Y	N		NONE	553	769	899			1094				1450
HEALTHY ALLIANCE LIFE INS CO	800-643-9674	N	N	5	NONE	849	1198	1495	1214		1523		2422	2480	
KANAWHA INS CO	800-635-4252	Y	N	1	6 MTHS	889		1331	1341		1716	1623			
MISSOURI VALLEY LIFE & HEALTH	800-645-8346	N	Y	5	6 MTHS	900		1164			1392	1572			1704
MUTUAL OF OMAHA INS CO	800-316-9532	N	N	5	NONE	657		1123			1195				
MUTUAL OF OMAHA INS CO	800-775-6000	N	N		NONE	732		1157	996		1294				

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*Comments: 1-Guaranteed Issue 2-Disabled Issue 3-Non-Smoker Rate Available 4-Group Issue 5-Direct Response (see Page 2 for full explanation of comments)

**1997 ANNUAL PREMIUM
ATTAINED AGE RATED POLICIES
PREMIUMS PAID AT AGE 75**

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
NATIONAL FINANCIAL INS CO	800-725-1407	Y	N	2(A&B)	NONE	599	849	1012			1256				
NATIONAL FOUNDATION LIFE INS CO	800-635-7526	Y	N	2(A&B)	NONE	688	977	1162			1369				
NEW YORK LIFE INS CO	800-995-7445	Y	N		NONE	732		1157			1294				
NORTH AMERICAN INS CO	800-627-4282	Y	N	4	NONE	587	847	1000	931-		1196		1268		
PFL LIFE INS CO	800-538-1018	Y	N		6 MTHS	1042	1459	1680			1941	1905		2955	
PHYSICIANS MUTUAL INS CO	800-228-9100	N	N	5	6 MTHS	486	925	1165			1222				
PIONEER LIFE INS CO OF ILLINOIS	800-759-7007	Y	N		NONE	630	840	1190	948	1075	1360	1170		1633	
PRINCIPAL MUTUAL LIFE INS CO	800-843-1371	Y	Y	4	3 MTHS	735	938	1095	1067	1126	1261	1199	1590	1839	2244
PYRAMID LIFE INS CO	800-777-1126	Y	N		6 MTHS	658	1150	1462			1480	1154			
RESERVE NATIONAL INS CO	800-654-9106	N	N	3	6 MTHS	587	921	1148			1359				
STATE FARM MUTUAL AUTOMOBILE INS CO	309-763-1000	N	N		6 MTHS	1094		1650			1898				
TIME INSURANCE COMPANY	800-867-8986	Y	N	3	6 MTHS	857	1142	1342			1624				

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**1997 ANNUAL PREMIUM
ATTAINED AGE RATED POLICIES
PREMIUMS PAID AT AGE 75**

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS*	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
UNION BANKERS INS CO	800-824-3577	Y	N		NONE	911	1357	1597	1547	1615	1756	1446	2578	2688	
UNION FIDELITY LIFE INS CO	215-953-3000	N	N	1, 5	6 MTHS	795	1006			1096					
USAA LIFE INS CO	800-531-8000	N	N	3, 5	6 MTHS	565			942			1085			
WORLD INS CO	800-786-7557	Y	N		6 MTHS	547		930			1094				

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Medicare supplement insurance

**'Select' policies —
premiums for persons age 75**

**These plans require the use
of specific health-care providers for covered services.**

**SELECT
1997 ANNUAL PREMIUM
NO AGE RATED POLICIES
PREMIUMS DO NOT VARY BY AGE**

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS*	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
PRUDENTIAL INS CO OF AMERICA	215-653-5800	N	N	1(B-G), 4, 5	3 MTHS		762	1011	906	927	1059	951	1257	1269	1698

**ISSUE AGE RATED POLICIES
PREMIUMS PAID IF POLICY IS PURCHASED AT AGE 75**

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS*	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
HUMANA INS CO	816-941-8900	N	N	1, 2	NONE	432	444	636			960		1140		

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**SELECT
1997 ANNUAL PREMIUM
ATTAINED AGE RATED POLICIES
PREMIUMS PAID AT AGE 75**

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
AMERICAN INS CO OF TEXAS	800-841-7063	Y	N		NONE	599	662	825							
BANKERS LIFE & CASUALTY CO	800-621-3724	N	N		NONE	661	810	993	905		1189				
BLUE CROSS & BLUE SHIELD OF KC	800-645-8346	N	Y	5	6 MTHS	864		1224			1416				2220
MUTUAL PROTECTIVE INS CO	800-228-6080	Y	N	3	NONE	710	830	1017	973		1179				
NATIONAL FINANCIAL INS CO	800-725-1407	Y	N		NONE	599	662	825							
NATIONAL FOUNDATION LIFE INS CO	800-635-7526	Y	N		NONE	688	761	945							
PIONEER LIFE INS CO	800-759-7007	Y	N		NONE		572	960	645		1096				
PYRAMID LIFE INS CO	800-777-1126	Y	N		6 MTHS			1230			1253				

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**Medicare supplement insurance
standardized plans —
premiums for persons age 80**

**1997 ANNUAL PREMIUM
NO AGE RATED POLICIES
PREMIUMS DO NOT VARY BY AGE**

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
PRUDENTIAL INS CO OF AMERICA	215-653-5800	N	N	1(A-G), 4, 5	3 MTHS	639	957	1221	1128	1113	1281	1182	1545	1557	1992
UNITED AMERICAN INS CO	972-529-5085	N	N	1, 4	NONE	466	795	915	915		1102	1068			

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**1997 ANNUAL PREMIUM
ISSUE AGE RATED POLICIES
PREMIUMS PAID IF POLICY IS PURCHASED AT AGE 80**

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS*	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
AID ASSOCIATION FOR LUTHERANS	800-225-5225	Y	N	2	6 MTHS									1313	1479
AID ASSOCIATION FOR LUTHERANS	800-225-5225	Y	N	2	NONE	596		1058	937		1218				
AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	800-992-3522	Y	N	1, 4	NONE	854		1606			1684				
AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	800-992-3522	Y	N	2	2 MTHS	1004	1551	1898			1919	1609			
AMERICAN GENERAL LIFE & ACCIDENT	800-888-1038	N	Y		6 MTHS	665	1514	1565							
AMERICAN TRAVELLERS LIFE INS CO	800-441-3978	Y	N		NONE	996		1514			1912				
BANKERS FIDELITY LIFE INS CO	800-241-1439	Y	N	2	NONE	689	1097	1262	1330		1702				
CHRISTIAN FIDELITY LIFE INS CO	972-937-4420	N	N		1 MTH	600					1168				
COMBINED INS CO OF AMERICA	800-544-5531	N	N		NONE	737		1210			1320				
CONTINENTAL GENERAL INS CO	402-397-3200	N	N		NONE	533		1108			1341	1301		1708	
CONTINENTAL LIFE INS CO	800-264-4000	Y	N	2	3 MTHS	859	1130	1239	1353	1262	1405	1342	2260	2998	
EQUITABLE LIFE & CAS INS CO	800-352-5150	N	N		6 MTHS								2286	2544	2802

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1997 ANNUAL PREMIUM ISSUE AGE RATED POLICIES

PREMIUMS PAID IF POLICY IS PURCHASED AT AGE 80

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
EQUITABLE LIFE & CAS INS CO	800-352-5150	N	N		NONE	633	990	1284	1128	1200	1386	1284			
GOLDEN RULE INS CO	618-943-8000	N	N		6 MTHS	772							1212		
MEDICO LIFE INS CO	800-228-6080	Y	N		NONE	788		1492				1717	1607		
MUTUAL PROTECTIVE INS CO	800-228-6080	Y	N		NONE	788		1492				1717	1607		
NATIONAL STATES INS CO	314-878-0101	N	N	2	3 MTHS	714	1169	1578				1400		2274	4308
NETWORK AMERICA LIFE INS CO	800-628-3417	Y	N		6 MTHS	747	1041	1210		1139	1451				
NEW ERA LIFE INS CO OF THE MIDWEST	800-552-7879	N	N	3	6 MTHS	837	986	1262				1519	1503		
NORTH AMERICAN INS CO	800-627-4282	Y	N		NONE	697						1652	1586	1704	
PROVIDENTIAL LIFE INS CO	800-264-3300	N	N		NONE	646	984	1123				1325			
PROVIDIAN LIFE & HEALTH INS CO	800-523-7900	N	Y	1, 5	6 MTHS	755	1307					1679			
STANDARD LIFE & ACCIDENT INS CO	800-827-2524	N	N	3	NONE	912	1458	1925				2068			
UNITED AMERICAN INS CO	972-529-5085	N	N	2(B)	60 DAYS	812	1123	1510	1483			1696	1563		

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1997 ANNUAL PREMIUM ISSUE AGE RATED POLICIES

PREMIUMS PAID IF POLICY IS PURCHASED AT AGE 80

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS*	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
UNITED COMMERCIAL TRAVELERS OF AMERICA	800-848-0123	N	N	2	3 MTHS			1032			1236				
UNITED COMMERCIAL TRAVELERS OF AMERICA	800-848-0123	N	N	2	6 MTHS	507	816				1553				
UNITED TEACHERS ASSOCIATES INS CO	512-451-2224	N	N		NONE	821									

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**1997 ANNUAL PREMIUM
ATTAINED AGE RATED POLICIES
PREMIUMS PAID AT AGE 80**

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS*	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
AMERICAN FAMILY MUTUAL INS CO	608-249-2111	Y	Y		NONE	691		1149			1353				
AMERICAN INS CO OF TEXAS	800-841-7063	Y	N	2(A&B)	NONE	668	957	1166			1416				
AMERICAN REPUBLIC INS CO	800-473-9227	Y	N		6 MTHS										4267
AMERICAN REPUBLIC INS CO	800-473-9227	Y	N		NONE	821	1077	1462			1310				
BANKERS LIFE & CASUALTY CO	800-621-3724	N	N	2, 4	NONE	809	1079	1426	1226	1248	1527	1345	3697	4707	
BANKERS LIFE & CASUALTY CO	800-621-3724	N	N	2(B)	NONE	840	1200	1482	1356	1378	1722	1595			
BANKERS UNITED LIFE ASSUR CO	800-842-7799	Y	N	3	6 MTHS	836	1240	1479			1704	1739		2648	
BLUE CROSS & BLUE SHIELD OF KC	800-645-8346	N	Y	5	6 MTHS	1176	1848	2184	2040	2268	2268	2076	2316	2244	3324
CELTIC LIFE INS CO	312-332-5401	Y	N		6 MTHS	740	1111	1322			1538			2626	
CENTRAL BENEFITS NATIONAL LIFE	614-464-8505	N	N	2, 5	6 MTHS	478	882	1041		1015					
CENTRAL STATES HEALTH & LIFE	402-397-1111	Y	N		NONE	924	1153	1469			1584				
FEDERAL HOME LIFE INS CO	800-678-7741	N	N		6 MTHS	690		1241			1314				2201

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**1997 ANNUAL PREMIUM
ATTAINED AGE RATED POLICIES
PREMIUMS PAID AT AGE 80**

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
GLOBE LIFE & ACCIDENT INS CO	972-529-5085	N	N	4	60 DAYS	710	1108	1432			1517				
GLOBE LIFE & ACCIDENT INS CO	972-529-5085	N	N	5	NONE	710	1108	1432			1517				
GUARANTEE TRUST LIFE INS CO	708-699-0600	Y	N		3 MTHS	761	1131	1320	1316		1532	1479			
HARTFORD LIFE INS CO	800-435-8753	Y	N	1, 3, 4, 5	6 MTHS	784	1025	1195	1131	1224	1271	1192	1506	1663	1663
HARTFORD LIFE & ACCIDENT INS CO	800-435-8753	Y	N	1, 3, 4, 5	6 MTHS	784	1025	1195	1131	1224	1271	1192	1506	1663	1663
HARVEST LIFE INS CO	800-323-0468	N	N		NONE	690		1155			1275				2201
HEALTH & LIFE INS CO OF AMERICA	800-759-7007	Y	N		NONE	654	939	1106			1337				1764
HEALTHY ALLIANCE LIFE INS CO	800-643-9674	N	N	5	NONE	923	1304	1631	1323		1655		2635	2695	
KANAWHA INS CO	800-635-4252	Y	N	1	6 MTHS	1019		1504	1537		1965	1860			
MISSOURI VALLEY LIFE & HEALTH	800-645-8346	N	Y	5	6 MTHS	1176		1536			1824	2076		2244	3324
MUTUAL OF OMAHA INS CO	800-316-9532	N	N	5	NONE	657		1279			1355				
MUTUAL OF OMAHA INS CO	800-775-6000	N	N		NONE	843		1332	1147		1490				

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ATTAINED AGE RATED POLICIES
PREMIUMS PAID AT AGE 80**

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS*	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
NATIONAL FINANCIAL INS CO	800-725-1407	Y	N	2(A&B)	NONE	668	957	1166			1416				
NATIONAL FOUNDATION LIFE INS CO	800-635-7526	Y	N	2(A&B)	NONE	768	1098	1339			1543				
NEW YORK LIFE INS CO	800-995-7445	Y	N		NONE	843		1332			1490				
NORTH AMERICAN INS CO	800-627-4282	Y	N	4	NONE	619	916	1079	1058		1284		1400		
PFL LIFE INS CO	800-538-1018	Y	N		6 MTHS	1100	1590	1871			2163	2212		3437	
PHYSICIANS MUTUAL INS CO	800-228-9100	N	N	5	6 MTHS	504	988	1274			1336				
PIONEER LIFE INS CO OF ILLINOIS	800-759-7007	Y	N		NONE	745	1024	1462	1182	1317	1660	1454		1984	
PRINCIPAL MUTUAL LIFE INS CO	800-843-1371	Y	Y	4	3 MTHS	802	1024	1195	1164	1229	1376	1309	1734	2006	2448
PYRAMID LIFE INS CO	800-777-1126	Y	N		6 MTHS	698	1244	1575			1595	1252			
RESERVE NATIONAL INS CO	800-654-9106	N	N	3	6 MTHS	688	1072	1345			1588				
STATE FARM MUTUAL AUTOMOBILE INS CO	309-763-1000	N	N		6 MTHS	1094		1650			1898				
TIME INSURANCE COMPANY	800-867-8986	Y	N	3	6 MTHS	933	1272	1498			1810				

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**1997 ANNUAL PREMIUM
ATTAINED AGE RATED POLICIES
PREMIUMS PAID AT AGE 80**

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS*	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
UNION BANKERS INS CO	800-824-3577	Y	N		NONE	1053	1620	1920	1879	1947	2035	1690	3097	3144	
UNION FIDELITY LIFE INS CO	215-953-3000	N	N	1, 5	6 MTHS	808	1120			1228					
USAA LIFE INS CO	800-531-8000	N	N	3, 5	6 MTHS	600			1002			1152			
WORLD INS CO	800-786-7557	Y	N		6 MTHS	652		1110			1315				

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Medicare supplement insurance

‘Select’ policies —

premiums for persons age 80

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of specific health-care providers for covered services.**

**SELECT
1997 ANNUAL PREMIUM
NO AGE RATED POLICIES
PREMIUMS DO NOT VARY BY AGE**

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
PRUDENTIAL INS CO OF AMERICA	215-653-5800	N	N	1(B-G), 4, 5	3 MTHS		762	1011	906	927	1059	951	1257	1269	1698

ISSUE AGE RATED POLICIES

PREMIUMS PAID IF POLICY IS PURCHASED AT AGE 80

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
HUMANA INS CO	816-941-8900	N	N	1, 2	NONE	432	444	636			960		1140		

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**SELECT
1997 ANNUAL PREMIUM
ATTAINED AGE RATED POLICIES
PREMIUMS PAID AT AGE 80**

COMPANY	COMPANY PHONE NUMBERS	AREA	SEX	COMMENTS	PRE-EX WAIT	A	B	C	D	E	F	G	H	I	J
AMERICAN INS CO OF TEXAS	800-841-7063	Y	N		NONE	668	739	948							
BANKERS LIFE & CASUALTY CO	800-621-3724	N	N		NONE	783	984	1215	1125		1445				
BLUE CROSS & BLUE SHIELD OF KC	800-645-8346	N	Y	5	6 MTHS	1056		1488			1728				2724
MUTUAL PROTECTIVE INS CO	800-228-6080	Y	N	3	NONE	800	959	1192	1181		1374				
NATIONAL FINANCIAL INS CO	800-725-1407	Y	N		NONE	668	739	948							
NATIONAL FOUNDATION LIFE INS CO	800-635-7526	Y	N		NONE	768	849	1090							
PIONEER LIFE INS CO	800-759-7007	Y	N		NONE		697	1178	803		1337				
PYRAMID LIFE INS CO	800-777-1126	Y	N		6 MTHS			1338			1348				

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WARNING:

- Attained Age Only - These prices will increase in the future as you get older.
- Prices may vary based on several factors. See Page 1 for details.
- It is illegal for an insurance agent to sell you more than one Medicare Supplement Policy.
- Be sure you have been accepted by your new Medicare supplement carrier before you cancel your existing policy--most companies will not give a refund.

*Comments: 1-Guaranteed Issue 2-Disabled Issue 3-Non-Smoker Rate Available 4-Group Issue 5-Direct Response (see Page 2 for full explanation of comments)

Medicare HMO plan availability —

- **Kansas City**
 - **Springfield**
 - **St. Louis**
-

MEDICARE HMOS

KANSAS CITY AREA

<u>Plan/Product Name</u>	<u>Phone Number</u>	<u>Counties Served*</u>
Kaiser Permanente "Senior Advantage"	1-800-726-5247	MO - Cass (Selected zip codes), Clay, Jackson and Platte KS - Johnson and Wyandotte
Healthnet "Senior Excel"	1-800-804-3246	MO - Clay, Jackson, and Platte KS - Johnson and Wyandotte
Humana "Gold Plus Plan"	1-800-852-6879	MO - Cass, Clay, Jackson, and Platte KS - Johnson and Wyandotte
Total Health Care, Inc. "Total Health Care 65"	1-800-892-6048 ext. 2525	MO - Cass, Clay, Jackson, and Platte KS - Johnson and Wyandotte
Good Health HMO, Inc. "Blue Advantage 65"	1-800-892-6048 ext. 3062	MO - Cass, Clay, Jackson, and Platte KS - Johnson and Wyandotte

SPRINGFIELD AREA

<u>Plan/Product Name</u>	<u>Phone Number</u>	<u>Counties Served*</u>
Mercy Health Plan, Inc. "Premier Plus"	1-800-330-8449	MO - Christian, Dallas, Green, and Webster

ST. LOUIS AREA

<u>Plan/Product Name</u>	<u>Phone Number</u>	<u>Counties Served*</u>
Alliance Blue Cross/Blue Shield "Blue Choice Senior"	1-800-366-2583	MO - St. Charles, St. Louis City, and St. Louis County
United Health Care of the Midwest "Medicare Complete"	1-800-535-9291	MO - Franklin (select zip codes), Jefferson, St. Charles, St. Louis County, and St. Louis City
Group Health Plan (GHP) "Advantra"	1-800-533-0362	MO - Franklin, Jefferson, St. Charles, Warren, St. Louis City, and St. Louis County IL - Jersey, Macoupin (select zip codes), Madison, Monroe, and St. Clair

* Additional counties could become available pending approval from the Health Care Financing Administration

Courtesy of: Missouri Patient Care Review Foundation and the Community Leaders Assisting the Insured of Missouri (Claim Program) March 1997

Notes

Missouri Department of Insurance

Office Locations

Jefferson City

Division of Consumer Affairs

Truman State Office Building, Room 830

P.O. Box 690

Jefferson City, MO 65102-0690

573-751-2640

Kansas City

615 E. 13th St., Room 512

Kansas City, MO 64106-2829

816-889-2381

St. Louis

Wainwright State Office Building

111 N. 7th St., Room 229

St. Louis, MO 63101-2176

314-340-6830

Telecommunications Device for the Hearing Impaired

573-526-4536

Missouri Department of Insurance

Consumer Hotline

1-800-726-7390

8 a.m. to 5 p.m., regular business days

CLAIM Hotline (Community Leaders Assisting the Insured of Missouri)

A private counseling program for seniors

1-800-390-3330

Missouri Department of Insurance

P.O. Box 690

Jefferson City, MO 65102-0690
